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ATTORNEY DOCKET NO. 5793.3119-00  
CUSTOMER NO. 22,852

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

New U.S. Patent Application  
Title: METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR  
PROVIDING INCENTIVES FOR A FINANCIAL ACCOUNT  
Inventor: Manaw MODI

17497 U.S. PTO  
10/787208  
022704

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 43 pages, including 4 independent claims and 39 claims total.
2. Drawings- 4 sheets of drawings (Figures 1-4).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. The filing fee is calculated as follows:

|   |                  |   |       |              |        |             |
|---|------------------|---|-------|--------------|--------|-------------|
| Basic Application Filing Fee                                    |                  |   |       |              | \$770  | \$ 770.00   |
|   | Number of Claims |   | Basic | Extra Claims |        |             |
| Total Claims  | 39               | - | 20    | 19           | x \$18 | 342.00      |
| Independent Claims  | 4                | - | 3     | 1            | x \$86 | 86.00       |
| <input type="checkbox"/> Presentation of Multiple Dep. Claim(s) |                  |   |       |              | +\$290 | 0           |
| Subtotal  |                  |   |       |              |        | \$ 428.00   |
| Reduction by 1/2 if small entity                                |                  |   |       |              |        | - 0         |
| TOTAL APPLICATION FILING FEE                                    |                  |   |       |              |        | \$ 1,198.00 |

6. A check for \$1,238.00 is enclosed. The fee includes:

\$770.00 filing fee;  
\$428.00 additional claims fee; and  
\$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,  
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Washington, D.C. 20005-3315

Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By: 

Joseph E. Palys  
Reg. No. 46,508

JEP:lad  
Enclosures